

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Weichert Financial Services

In Re:  
Kathryn L Tripptree  
Debtor/Respondent

Phillip Franck  
Co-Debtor/Respondent



Order Filed on May 23, 2025  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-11116 SLM

Hearing Date: 5/14/2025 @ 10:00 a.m.

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 23, 2025**

A handwritten signature in cursive script that reads "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Kathryn L Triptree & Phillip Franck

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Weichert Financial Services, Denise Carlon appearing, upon a certification of default as to real property located at 8 Fritz Street, Bloomfield, NJ, 07003, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell R. Stein, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 29, 2025, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2025 through May 2025 for a total post-petition default of \$11,109.96 (4 @ \$2,777.49); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$11,109.96 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2025, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.